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1. Response to Office Action (8 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: Stefek, et al Docket No.: BARR0005

Serial No. : 09/895,605 Art Unit: 2121

10 Filed: 29 June 2001 Examiner: Booker, Kelvin E.

Title: METHOD AND APPARATUS FOR AN INTEGRATIVE MODEL OF MULTIPLE ASSET CLASSES

15 November 19, 2004

Assistant Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

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RESPONSE

Sir:

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This is responsive to the Final Office Action, dated 21 September 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.